



Benefits Open Enrollment for 2011

LANL Retirees

Welcome

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LANL Benefits Design & Administration

Open Enrollment October 25 – November 19

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Los Alamos National Laboratory Benefits Open Enrollment for Retirees

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Agenda

- LANL Benefits Design & Administration – What's New for 2011
 - ▣ The Patient Protection and Affordable Care Act (PPACA)
 - ▣ Plan Changes
 - ▣ Medicare eligible premium requirement
 - ▣ 2011 Premium Rates
 - ▣ Rules and Regulations
 - ▣ Benefits At-a-Glance
- Your Benefit Resources (YBR), Hewitt Associates
- Blue Cross Blue Shield of New Mexico
- Q & A

The Patient Protection and Affordable Care Act (PPACA)

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New Interpretation of PPACA

- Retiree plan will be subject to PPACA
- Retiree plan will not be grandfathered

**Not all details that relate to PPACA are yet defined,
additional guidance will be mailed**

Some New Changes under PPACA

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Child Dependent Eligibility for medical & dental insurance coverage

- Eligible children up to age 26 may be covered under parent's medical & dental insurance coverage
 - The child is not eligible if the child is eligible to receive medical coverage through their employer
 - PPACA requires employers provide 30 calendar days to complete enrollment for eligible children

What's New for 2011

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Plan changes

- **BCBSNM** will be administering Mental and Behavioral Health benefits

- **ARAG** Legal plan design
 - Hour limitations for certain coverage types:
 - Matrimonial Proceedings (limited to 15 hours)
 - Child Support/Child Custody (limited to 8 hours)

 - Enhanced benefits:
 - Defense of Civil Damage Claims
 - Property Protection

2011 Premium Rates

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Medicare Eligible Retirees

- ❑ Medicare eligible retirees will begin paying 20% of the gross monthly premium
 - ❑ Directive from DOE/NNSA
 - ❑ Consistent with percentage paid by active employees
 - ❑ Graduated eligibility applies
 - ❑ Medicare Part B reimbursement applies

2011 Premium Rates

Medicare retiree monthly premium costs

calculating Graduated Eligibility and Part B Reimbursement

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	20 Years of Service	10 Years of Service
Gross Premium	\$386.00	\$386.00
All retirees pay 20% of Premium	x 20%	x 20%
Retiree portion of Gross Premium	\$77.20	\$77.20
Remainder portion of Gross Premium	\$308.80	\$308.80
Graduated Eligibility	x 100%	x 50%
Company portion of Premium after graduated eligibility	\$308.80	\$154.40
Retiree portion of Premium after graduated eligibility	\$0.00	\$154.40
Total cost to retiree	\$77.20	\$231.60
Total cost to LANS	\$308.80	\$154.40
Total Gross Premium	\$386.00	\$386.00

Example calculation

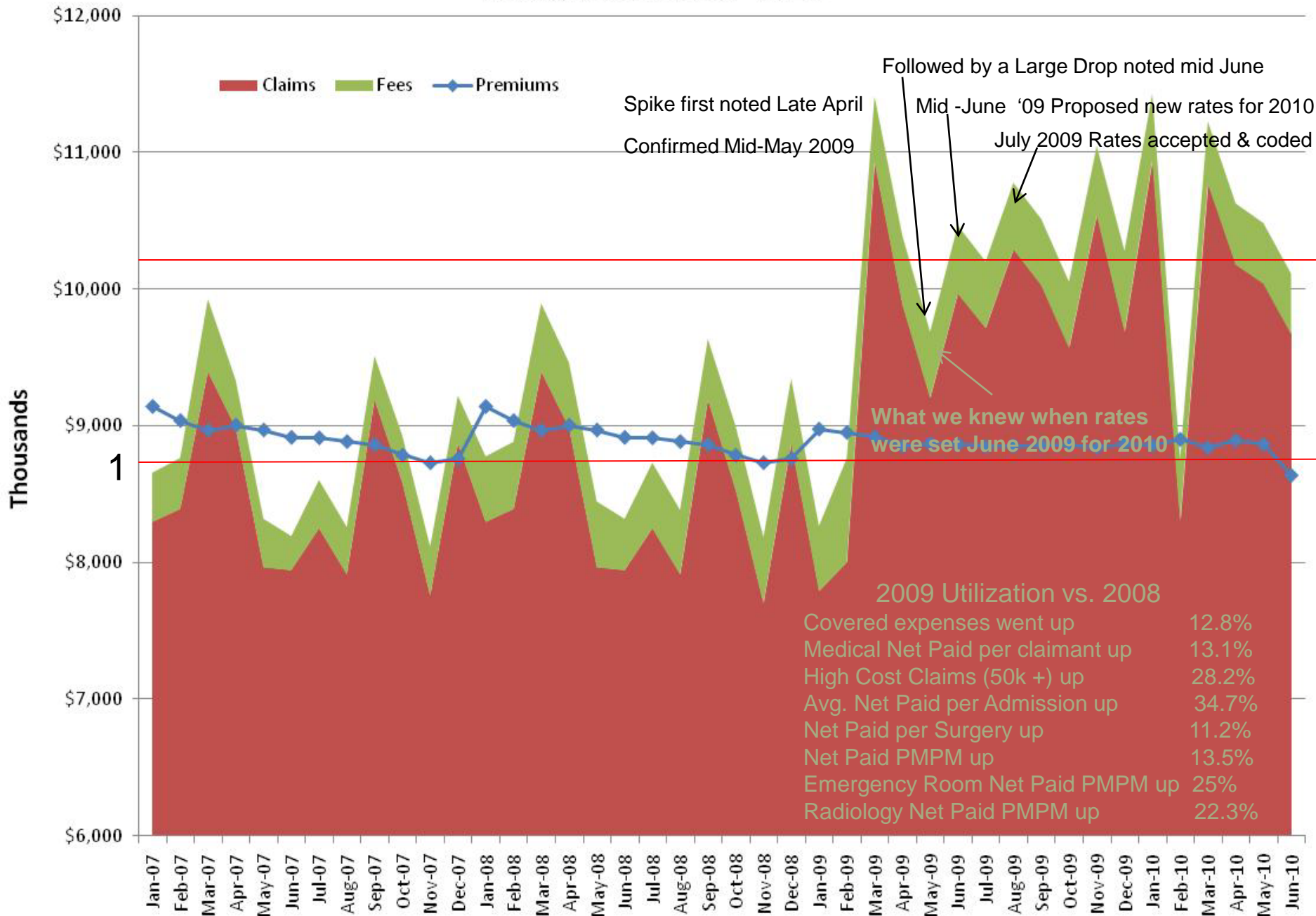
2011 Premium Rates

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Medical, Dental and Vision premium rates

- ▣ **Medical** premiums increase by an average of 30 percent
 - ▣ DOE/NNSA Directive for retiree premium rates to be aligned with those of active employees
- ▣ **Dental** premium rates increase (Graduated Eligibility)
- ▣ **Vision** premium rates decrease

Health Costs 2007-2010



LANL Plan Rules & Regulations

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- Annual Dependent Eligibility Audit
 - Goal: Reduce/Eliminate Costs Incurred by Ineligible Dependents
 - Must Provide Proof of Relationship
 - Penalty for Misuse: Out of Plans for 1 Calendar Year
 - DOE/NNSA REQUIREMENT

LANL Plan Rules & Regulations

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■ ERISA Reporting Requirements

■ Summary Plan Descriptions

- Your Open Enrollment Guide serves as initial notice of changes to plans and eligibility rules
- Are available on-line on the LANL Benefits website

■ Summary Annual Reports for Pension & 401(k)

- New requirements under the Pension Protection Act of 2006 (PPA)
- Annual funding notices delivered in April 2011 for 2010 Plan Year Funding Report

Medicare Eligible Retirees

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- When you first become eligible for Medicare Hewitt, Your Benefit Resources, will provide you with information to help you enroll in retirement benefit plans.
- Required enrollment in both Medicare Part A and B

Benefit Plans At-a-Glance

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□ **MEDICAL**

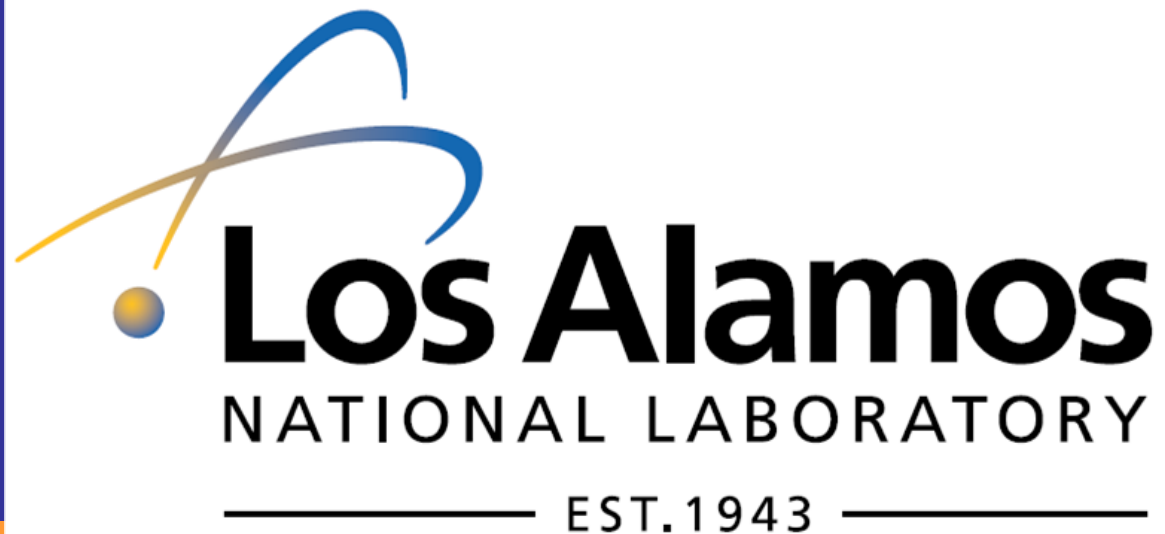
- **BCBSNM National EPO** – In Network Managed Care
- **BCBSNM National PPO** – In or Out of Network
- **BCBSNM National CDHP** – Consumer Directed Health Care
(Medicare retirees are not eligible)
- **BCBSNM National Medicare Supplement** – Medicare coordinated benefits
(Non-Medicare retirees are not eligible)

□ **DENTAL** (Delta Dental of California)

□ **VISION** (VSP)

□ **GROUP LEGAL** (ARAG) (enroll, change directly with ARAG)

Open Enrollment Meetings



**Blue Cross and Blue Shield
of New Mexico**

Provider Networks

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Preferred Providers (In-Network)

- Providers that are contracted with Blue Cross and Blue Shield
- Providers will file your claims
- 9 out of 10 providers in New Mexico contract with BCBSNM
- 90% of Hospitals and 80% of Physicians nationally are contracted with BCBS

Non-Preferred Providers (Out-of-Network)

- Providers that are not contracted with Blue Cross and Blue Shield
 - **Presbyterian** is not a Preferred Provider in certain counties
- You may be charged more than the PPO plan's maximum allowable charge
- You may have to file your own claims
- You may be responsible for obtaining precertification and prior authorization



Blue Cross and Blue Shield
of New Mexico



Mental Health Benefits

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BCBSNM managing mental and behavioral health benefits

Psychotherapy (Mental Health/Chemical Dependency)

- Outpatient Services
- Inpatient Services
- Referrals or Prior Authorization
- Toll Free Number on back of ID Cards
- Integrated with Medical Benefits through BCBSNM



Blue Cross and Blue Shield
of New Mexico



Pharmacy

Generic Incentive Program

If you receive a brand-name drug when a generic is available, you will pay Tier 1 copayment **plus** the difference in cost between the generic and the brand-name drug.

Prior Authorization (PA)

- Certain drugs require PA from BCBSNM before they will be covered.
- Find a list of drugs requiring PA on our website.

Specialty Pharmacy Drugs (a listing of drugs is available)

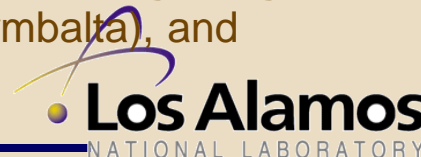
- Used for serious/chronic conditions.
- Typically injectable; can be self-administered.
- Members must use our specialty pharmacy vendor, Triessent®.
- Limited to a 30-day supply and require PA.

Step Therapy

Requires that a generic drug within the same drug class be tried and failed before approving a branded product- drug classes are: **Cholesterol Lowering Drugs** (Lipitor), **Cox 2 Inhibitors** (Celebrex), **Antidepressants** (Cymbalta), and **Proton Pump Inhibitors** PPI's (Aciphex)



Blue Cross and Blue Shield
of New Mexico



Personal Service for Los Alamos National Lab

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- FSU Location: 4373 Alexander Blvd. NE
Albuquerque, NM 87107
- Hours: Monday – Friday, 6:00 a.m. – 8:00 p.m., Saturdays & Holidays (except Thanksgiving and Christmas) 8:00 a.m. – 5:00 p.m.
- On-site Dedicated Customer Advocate, Syd Peavy
- Personal, Individual, Customized Service

1-877-878-LANL(5265)



Blue Cross and Blue Shield
of New Mexico



Los Alamos
NATIONAL LABORATORY

The BlueCard® Program

1-800-810-BLUE (2583)

National Coverage

- Coverage for members when working, traveling or residing outside of New Mexico
- Largest PPO network in the country

Blue Distinction Centers® – over 800

- **Heart Hospital in NM**
- Mayo Clinic of AZ and MN
- MD Anderson in TX

International Coverage

- Providers and Facilities in over 200 countries



Blue Cross and Blue Shield
of New Mexico



For a State of Better Health!

- **Blue Access[®] for Members** – Password-protected website that provides you and your family with your own account information
- **Personal Health Manager** – Online wellness tools and resources to help manage your health and adopt healthier behaviors
- **Blue PointsSM** – Accumulate points that can be redeemed for workout and sporting equipment, electronics, etc.
- **24/7 Nurseline** – Registered nurses offer health care information by telephone
- **Special Beginnings[®]** – This maternity program offers expectant mothers support and education from prenatal to postpartum care



Blue Cross and Blue Shield
of New Mexico



Blue Access® for Members

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The screenshot shows the BlueCross BlueShield of New Mexico Blue Access website. The browser address bar displays <https://members.hcsc.net/members/servlet/com.hcsc.member>. The website header includes the BlueCross BlueShield logo, the text "BlueCross BlueShield of New Mexico", and the tagline "Experience. Wellness. Everywhere.®". Navigation tabs include Home, My Health, My Coverage, Visits & Claims, and Doctors & Hospitals. The main content area is divided into several sections: "News & Updates" with links to Blue Points, E-mail Reminders, Immunizations, and Cancer Screenings; "Message Center" with a table of messages; "Go Green!" with a "Go paperless" button; "Stay Connected..." with social media links; "My Health" with a "be smart. be well." banner and links to Personal Health Manager and Care Comparison; "Medical Visits & Claims" with a table of recent visits; and "Quick Links" with various service links. The footer includes a "Place blue on your Desktop!" button.

Subject	Date
Re: Why isn't my claim paid yet?	3/9/2010
Blue Cross and Blue Shield Pending Claim Notification	8/19/2010

Date	Patient	Physician/Provider	Status
03/04/2010	AARON SMITH	NATHAN JOHNS MD	PAID
03/01/2010	SAMATHA SMITH	NATHAN JOHNS MD	PAID
03/01/2010	SAMATHA SMITH	NATHAN JOHNS MD	NOT PAID

- ❑ Check status of claims
- ❑ View Explanation of Benefits
- ❑ Communicate with Customer Advocates through e-mail
- ❑ View provider selections
- ❑ Confirm covered dependents
- ❑ Order new ID cards or print temporary copies



BAM is a password-protected website that gives you and your family claims information and health care management tools.

Blue PointsSM

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Sample Activities – ADULTS

- Setting up fitness or meal plans
- Rating articles and recipes
- Asking a question of a nurse, coach, trainer, or dietitian
- Completing physical activities:
 - Walking / jogging / yoga / hiking

Sample Activities – KIDS

Physical activities such as:

- Dancing / jumping rope / PE class / soccer / Tae Kwon Do

Nutritional and other activities such as:

- Drinking less soda / eating fruit / cutting back on sugary snacks
- Chores / folding laundry / cleaning room
- Cutting back on activities such as television, computer games

Online wellness tools and resources help manage your health and adopt healthier behaviors



Members earn Blue Points for:

Completing the Health Risk Assessment

Participating in the online Tobacco Cessation program or online Weight Management program

Creating and tracking your personalized workout routine

24/7 Nurseline

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Advice anytime –

Round-the-clock health
and wellness advice from
licensed professionals

1-800-973-6329

24/7

Available in English and Spanish



Our 24/7 Nurseline is here
to help

- Nurses provide health advice and information
- AudioHealth Library® includes topics such as kicking the smoking habit
- Program usage reports are available to employer groups





BlueExtrasSM Discount Program

- **Complementary Alternative Medicine** – Discounts for acupuncture, health clubs and spas, chiropractic services, massage therapy, and more
- **Weight Management** – Discounts for YMCA, Curves and Jenny Craig
- **Hearing** – Discounts on hearing aids for members, parents, and grandparents
- **Vision** – Discounts on eyewear, laser correction surgery, and contact lenses



Blue Cross and Blue Shield
of New Mexico



Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association



Experience. Wellness. Everywhere.

Over 100
million
Americans
choose the
Blues...

including over
300,000 New
Mexicans!



**Blue Cross and Blue Shield
of New Mexico**

BCBSNM Loves LANS

Hewitt

Your Benefit Resources (YBR)

for retiree health administration


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your benefitsresources™

[Feedback](#)

LOS ALAMOS
National Security, LLC

Web Site Address—www.ybr.com/benefits/lanl

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Log On

By logging on, you agree to the [Terms of Service](#). Also see our [Privacy Statement](#) to learn how we collect, use, and protect your personal information.

User ID

Password¹

☐ Use this site with a screen reader.

Log On

¹If you've already created a password through Your Benefits Resources™, enter it here.

[Browser and Software Considerations](#) | [Legal Information](#) | [Privacy Statement](#) | [About Hewitt](#)

Log On Help

- [Register as a New User](#)
- [I Forgot My User ID](#)
- [I Forgot My Password](#)

Answer Center

[What Is a User ID?](#)

Log On Help

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www.ybr.com/benefits/lanl

- If you have never before accessed this Web site, you will need to Register as a New User. You will be asked a few indicative questions and you will create a User ID and Password.
- If you have previously registered on this Web site but do not recall your User ID, you can click “I Forgot My User ID”. You will be asked a few indicative questions. If answered correctly, you will be shown your current User ID.
- If you remember your User ID but have forgotten your Password, you can click “I Forgot My Password”. You will be asked a few indicative questions. If answered correctly, the system will prompt you to create a new Password.

Log On Help

- [Register as a New User](#)
- [I Forgot My User ID](#)
- [I Forgot My Password](#)

Log On Help

- [Register as a New User](#)
- [I Forgot My User ID](#)
- [I Forgot My Password](#)

Log On Help

- [Register as a New User](#)
- [I Forgot My User ID](#)
- [I Forgot My Password](#)

Action Needed— Make Your Annual Enrollment Choices

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[Secure Mailbox](#) [Feedback](#) [Contact Us](#) [Log Off](#)

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Welcome, John Doe.

Action Needed!

Make Your Annual Enrollment Choices

[Enroll](#)

What to Do When

[GO](#)

Find out more about how
your benefits work by
reading your [Plan Documents](#)

New Features on Your Benefits Resources™

Check out new ways to find it fast using the **What to Do When** and **At-a-Glance** features.

 [1](#) [2](#) [3](#)

Enroll Now!

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□ Steps 1 through 3 will provide you information on your benefits for the 2011 plan year.

□ Once you have reviewed this information, click **Enroll Now!** to view your enrollment choices and submit your elections.



The screenshot shows the 'your benefitsresources' website. The header includes a 'Secure Mailb' link and a navigation bar with 'Home', 'Health and Insurance', and 'Your Profile'. The main heading is 'Annual Enrollment' with a 'Deadline November 19'. A large blue arrow points from the text 'Steps 1 through 3' to the first three items in the enrollment list. The list includes: 1. Learn what's new and changing, 2. Review your health care costs, 3. Compare plan details, and 4. Enroll in your benefits (highlighted in green). Below the list is a green 'Enroll Now!' button and a message: 'You have 26 more days to view your coverage and make changes.' A yellow sunflower is visible on the left side of the enrollment section.

Secure Mailb

your benefitsresources™

Home Health and Insurance Your Profile

Annual Enrollment Deadline November 19

Before You Enroll in Your Benefits

- 1 Learn what's new and changing
- 2 Review your health care costs
- 3 Compare plan details
- 4 Enroll in your benefits**

Enroll Now!

You have 26 more days to view your coverage and make changes.

Setting up Direct Debit— Billing and Payments

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TAKE ACTION

[Billing and Payments](#)

[Change Coverage](#)

[Find a Doctor](#)

OVERVIEW

[Health and Insurance
Summary](#)

[Current Coverage](#)

[Insurance and Other
Benefits](#)

[Plan Information](#)

[Forms and Materials](#)

[Recent Requests](#)

PLAN DETAILS

[Non-Medicare Retiree
Medical](#)

[Dental](#)

[Vision](#)

What to Do When

[GO](#)

Find out more about how
your benefits work by
reading your [Plan
Documents](#)

Check out new ways to find it fast using the **What to Do
When** and **At-a-Glance** features.

[11](#) [1](#) [2](#)

Direct Debit—Take Action

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Paying for Your Benefits

[Billing Information](#) | [Billing Rates](#) | [Payment History](#) | [Deductions](#)

Take Action

[Choose Your Ongoing Payment Method](#) 

Direct Debit—Choose Your Ongoing Payment Method

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Choose Your Ongoing Payment Method

- ☒ **Direct debit**
Have your payment automatically deducted from your bank account.
- ☐ **Bill me**
Receive bills and return payments by mail.¹

¹We'll use your mailing address on file.

[Continue](#)

? Answer Center

- [Convenient Payment Options](#)
- [How To Pay For Your Benefits](#)
- [Important Dates in Your Billing Cycle](#)

Direct Debit—Payment Timing

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Direct Debit must be elected prior to the 10th of the current month for the withdrawal to be taken on the first of the next month.

Automatic Direct Debit Payments

Have your payment automatically deducted from your checking or savings account each month with direct debit.

All future payments will be taken from your account on the 1st of the month. If the 1st of the month falls on a weekend or bank holiday, the withdrawal occurs the next business day.

You'll no longer receive bills by mail after choosing the free direct debit payment option. Your bank statement is a record of your payment. If your payment amount changes, you'll receive a notice at least 10 days before the next scheduled payment.

Automatic Payments

January	February	March
1/10 February amount determined	2/1 February payment made based on 1/10 amount	2/10 March amount determined
		3/1 March payment made based on 2/10 amount

Participant Advocacy

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Los Alamos National Laboratory Participant Advocacy Service

Los Alamos National Laboratory wants you to get the most out of your health care benefits! The Participant Advocacy service is available to help you resolve any conflicts you may have with your medical, dental, or vision carriers.

What Is Participant Advocacy?

Participant Advocacy will help you with unresolved health plan access or claims issues. The Advocate Team will research your issue and work with your health plan to resolve it on your behalf.

The Advocacy Team helps ensure your issue is given the attention it deserves and is considered fairly. However, contacting the Advocacy Team does not guarantee the resolution you want – the terms of the plan still apply.

The service is available to retirees enrolled in medical, (which includes prescription drug and mental health care) dental and vision plans.

All calls are confidential.



**Have the following
information ready when
calling the Participant
Advocacy:**

- Issue Description
- Health Care Provider
- Date(s) of Service
- Claim Amount(s)
- Health Plan's Response

Participant Advocacy

How Can I Reach the Advocate Team?

Call Your Benefits Resources (YBR) at 866-934-1200 to speak with a Customer Service Representative.

Before you request assistance from the Advocacy Team, **you must make at least one attempt to resolve the issue directly with your health plan**. This attempt should not be in writing. If your issue is still unresolved after you've discussed it with the health plan's customer service, call the Advocacy team. If you contact the Advocacy team before talking to your health plan, you may be directed to contact your health plan.

A representative will review the issue to determine next steps. If the issue requires Advocacy assistance, an advocate will be assigned to your issue and research the issue through resolution.

Los Alamos National Laboratory encourages you to take advantage of this service.

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QUESTIONS ?